

Account to Account Funds Transfer Services

Regulation D stipulates that there is a maximum of six (6) transfers per month from each savings, club, or Money Market Account. The six (6) transfers include telephone transfers, Online Banking, overdraft transfers, and electronic funds transfers. When the maximum of six transfers has been reached in a calendar month, no additional transfers will be processed and you may be charged a fee. Please see the Regulation D Disclosure for additional information.

Sending Funds Transfers

You may subscribe to certain services such as external transfer requests for ACH system funds transfers which will move money from another financial institution into your Credit Union account or from your Credit Union account to another financial institution.

Transaction Limits

There is a total transactions limit of \$3,000 per day, per account.

Amending or Cancelling Transfer Requests

You may not amend or cancel a transfer after you have entered it.

Inconsistency of Name or Number

The receiving financial institution may make the deposit to the beneficiary account based solely on the account or other identifying number, even if the name on the transfer request differs from the name on the account. We, or an intermediary financial institution, may send a transfer request to an intermediary financial institution or the beneficiary financial institution, even if the transfer request indicates a different financial institution's name.

Sending Transfer Requests

We may select any intermediary financial institution, funds transfer system or means of transmittal to send your funds transfer. Our selection may differ from that indicated in your instructions.

Errors or Questions about your Transfer Requests

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at 719.482.7600 or 800.555.6665 or Write us at 2735 Dublin Blvd, Colorado Springs, CO 80918 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Notice of Funds Transfer

We notify you that we have received funds transfers by listing them on your account statement. Statements are sent by mail and are also available in the_Max! eBranch under eStatements. We are not obligated to send you a separate notice of each incoming funds transfer. We generally do not provide such separate notices. We are not obligated to pay you interest for the period before the transfer is received. If you are expecting a funds transfer and want to find out if it has been credited to your account at Credit Union, log into Online Banking or contact us at 800.555.6665.

ACH Debits and Credits

Upon your request, originators that you authorize may send Automated Clearing House (ACH) credits and debits for your account. For each ACH transaction, you agree that the transaction is subject to the National Automated Clearing House Association (NACHA) Operating Rules and any local ACH operating rules then in effect. You agree that we may rely on the representations and warranties contained in these operating rules and either credit or debit your account, as instructed by the originator of the ACH transaction. Please see your Account Agreement for further details.